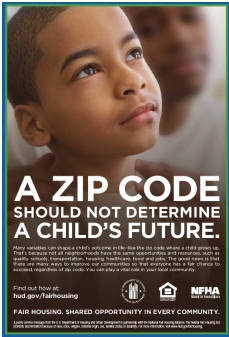


Spring 2016

HOUSING CHOICE VOUCHER NEWSLETTER



April is Fair Housing Month



FAIR HOUSING MONTH 2016

The U.S. Department of Housing and Urban Development (HUD) kicked off Fair Housing Month 2016 with the launch of a new national media campaign that helps the public to envision what communities with shared opportunity for all might look like. The new campaign is designed to further educate the public about their housing rights and the ideals behind HUD's new Affirmatively Furthering Fair Housing (AFFH) initiative.

The campaign, which was developed in partnership with the National Fair Housing Alliance (NFHA), includes print Public Service Announcements (PSAs) in various languages, television PSAs in English and Spanish, online videos, and social media outreach. The campaign will run throughout 2016, and comes as the nation celebrates the 48th anniversary of the Fair Housing Act, the landmark law that was passed one week after the assassination of Dr. Martin Luther King Jr. in April 1968.

Every April, HUD, local communities, fair housing advocates, and fair housing organizations across the country commemorate Fair Housing Month by hosting a variety of activities that enhance Americans' awareness of their fair housing rights, highlight HUD's fair housing enforcement efforts, and emphasize the importance of ending housing discrimination.

"A core belief of our values as Americans is the idea that every person deserves a fair chance to secure safe and stable housing," said HUD Secretary Julián Castro. "Your race, how you get around, the size of your family, whether you come from another country, if you are a man or a woman, or whatever your religious beliefs are should never hinder your housing goals. I am proud of the work our fair housing staff does every day in conjunction with our state and local partners to ensure that everyone's fair housing rights are honored."

Through an array of enforcement activities, fair housing policy initiatives, and education and outreach efforts, HUD's Office of Fair Housing and Equal Opportunity continues to take action against individuals and housing providers that discriminate. The Longview Housing Agency will host a Tenant's Rights and Responsibilities Class on Friday, April 22, 2016 at 10am at the Housing Office. All tenants are encouraged to register at lha@longviewtexas.gov to attend this class. Seating is limited.



Customer Service Hours:



LHA Business Hours:

Monday—Friday, 8am –5pm

Lunch Hour:

12:30pm—1:30pm, daily

Weekly Staff

Meeting/Training:

Caseworkers are unavailable every Wednesday from 8:30am—9:30am.

Walk-Ins are allowed on Tuesday's, only. Participating families and landlords **MUST** schedule an appointment to be seen any other day.

Office Closings:

Monday, May 30, 2016

LHA Jurisdiction:

LHA now services the following areas:

- Kilgore
- Henderson
- Carthage
- Beckville
- Longview

**Service areas must be within a two (2) mile radius of the city limits.



Meet the LHA Advisory Board

The mission of the Housing Advisory Board to advise the Longview City Council on policy matters, identify housing issues, and recommend programs and services for the low and moderate income residents within the jurisdictions of the Longview Housing Authority. Duties of the Housing Advisory Board includes, but is not limited to the following:

- Identify, consider and recommend housing goals and policies;
- Identify and consider the community's needs for lower income housing and the resources available to meet those needs and recommend to the Housing Authority programs to meet those goals;
- Advise on applications to the federal and state government for housing programs;
- Reviewing and making recommendations regarding housing developments that request City support for state and federal funding;
- Make recommendations for changes or revisions in policies of the Housing Authority;
- Review and make recommendations on other matters coming before the Housing Authority and perform such other advisory functions .

Meeting date: 3rd Thursday of the month at 5:30 p.m. in the Housing Conference Room, located at the Longview Housing Office, 1202 North 6th St., Longview, Texas

LONGVIEW HOUSING AUTHORITY ADVISORY BOARD MEMBERS

Clyde Clubb - 1st Term Ends: March 2017

Karen Holt - 1st Term Ends: March 2016

Joel Johnson - 1st Term Ends: March 2016

Angelia Smith - 2nd Term Ends: March 2017

Daryl L. Williams - 1st Term Ends: March 2016

Kasha Williams – Council Liaison

Cheteva Marshall - Staff Liaison

Customer Service Hours:



LHA Business Hours:

Monday—Friday, 8am –5pm

Lunch Hour:

12:30pm—1:30pm, daily

Weekly Staff Meeting/Training:

Caseworkers are unavailable every Wednesday from 8:30am—9:30am.

Walk-Ins are allowed on Tuesday's, only. Participating families and landlords **MUST** schedule an appointment to be seen any other day.

Office Closings:

Monday, May 30, 2016

LHA Jurisdiction:

LHA now services the following areas:

- Kilgore
- Henderson
- Carthage
- Beckville
- Longview

**Service areas must be within a two (2) mile radius of the city limits.



WHAT LANDLORDS NEED TO KNOW ABOUT BED BUGS

Bed bugs have been big news throughout the United States in the last couple of years. Any landlord for an apartment or other facility is likely to have to deal with bed bugs at some point. Here are some tips and resources for you to get ready or to take action if you already have bed bug issues.

1. Be prepared

- Find out what laws or regulations are applicable.
- Educate yourself and train your staff on how to identify bed bugs and inspect for their presence.
- Make a plan for preventing bed bugs.
- Include steps such as:
 - Conducting detailed inspections when tenants depart.
 - Providing guidelines for tenants on preventing bed bugs.
 - Instructing staff and tenants on what to do if they find them.
- Educate tenants before there is a problem.
- Provide a flyer or brochure to current and prospective tenants explaining your policies and guidance on bed bug management. Examples can be found in the EPA's Bed Bug Information Clearinghouse.
- Emphasize the importance of quick reporting of any bed bug sightings.
- Don't blame the tenant for the problem, since often there is no fault involved.
- A culture of blame can cause residents to delay reporting (which leads to more extensive infestations, which are far more expensive to control).
- Hire professionals who have documented experience in bed bug management and who use a comprehensive strategy (not just spraying pesticides).
- Develop a plan, in advance, for treating a bed bug infestation.

2. Respond Effectively

- Inspect promptly when bed bugs are reported.
- Evaluate adjacent units for possible infestations.
- Actively monitor treated units to ensure that all of the bed bugs have been killed.

For more information concerning bed bugs, visit the www.epa.gov.

Customer Service Hours:



LHA Business Hours:

Monday—Friday, 8am –5pm

Lunch Hour:

12:30pm—1:30pm, daily

Weekly Staff Meeting/ Training:

Caseworkers are unavailable every Wednesday from 8:30am—9:30am.

Walk-Ins are allowed on Tuesday's, only. Participating families and landlords **MUST** schedule an appointment to be seen any other day.

Office Closings:

May 30, 2016

Things to Remember:



-All income and household changes must be reported within **10** business days of the change effective date

-All transactions will be processed within **10** business days

-Landlords have **10** business days to revise/correct a RFTA

-Inspections are scheduled within **10** business days of qualification



BRIDGING THE GAP BETWEEN LHA AND LANDLORDS

Landlord Engagement Committee

The Landlord Engagement Committee (LEC) is to serve as a forum for discussion and communication concerning LHA policies and procedures, landlord-tenant issues, exchange ideas, and make recommendations that help to expand affordable housing options.

It is important to note that the LEC does not:

- enforce the policies and procedures;
- act as a governing board
- receive any tangible incentives or perks;

Guidelines

- Committee members will serve a two year term
- Two years must transpire after term served
- Must attend three out of four quarterly meetings a year
- Must be in good standing with LHA

If you are interested in serving on the LEC, click [here](#) to complete an application. Applications are due no later than May 12, 2016.



What Are Voucher Payment Standards?

The Voucher Payment Standards (VPS) is the maximum monthly housing assistance payment (HAP) for the family (before deducting the total tenant payment by the family). It is the most the Housing Authority can pay to help a family with rent. If the contract rent (rent plus utility allowance) is more than the VPS, the family must make up the difference out of its own pocket. If the unit is not within the family's affordability range, this may mean that the family will not qualify for the unit.

The Housing Authority establishes Voucher Payment Standards based on the Fair Market Rents (FMR), which are established at least annually by HUD. The family's voucher will show the number of bedrooms authorized by the Housing Authority, based on the number of persons in the family. The Housing Authority must use the smaller of the number of bedrooms in the rental unit or the number of bedrooms on the voucher to determine the Voucher Payment Standard. For example, if a family locates a two-bedroom unit with a three-bedroom voucher, the two-bedroom Voucher Payment Standard must be used to calculate the tenant portion of rent.

The landlord's asking rent for the unit must be supported by comparable rents within the area.

Family share reminder: At the starting date of the initial HAP contract for a unit (lease-in-place or otherwise), if the contract rent is higher than the appropriate VPS, the family share cannot be greater than 40% of the family's adjusted monthly income. This is a statutory and regulatory requirement. There are absolutely no exceptions and HUD headquarters cannot grant a waiver on this matter. Click [here](#) to review Longview Housing's Voucher Payment Standards.



NEW HUD STREAMLINING RULE POLICY

In an effort to streamline certain agency processes, HUD implemented multiple changes to United States Housing Act of 1937 via the 2014 Appropriations Act. On March 8, 2016 HUD published the Streamlining Administrative Regulations for Public Housing, Housing Choice Voucher, Multifamily Housing, and Community Planning and Development Programs final rule (Streamlining Rule). Agencies are now allowed to implement certain optional streamlined procedures.

Earned Income Disallowance

Beginning May 9, 2016, Earned Income Disallowance will be changed to a straight 24-month period, with a clear start and end date, irrespective of whether a member maintains continual employment during the 24-month period. During the second 12-month period agencies may exclude at least 50% of any increase in income of the qualified member, previously the amount was required to be exactly 50%. Any families currently participating in EID or families that are eligible prior to May 9 are subject to the current regulation of 48 months with start and stops based on employment changes.

HOS Reinspection Fee

The agency may establish a reasonable fee to owners for a reinspection if the owner notifies the agency that a repair has been made or the allotted time for repairs has elapsed and a reinspection reveals that any deficiencies that the owner is responsible for repairing are not corrected.

The full rule can be found [here](#).



PROGRAM INTEGRITY

LHA continues to actively pursue the recovery of HAP payments released to landlords whose HAP contracts have been terminated due to the tenant moving without notice or due to unreported eviction. According to the HAP contract, Section 7, HAP payments to owners are due only when the tenant resides in the unit and shall not be paid for any month after the tenant

moves out. The problem we face is that BOTH parties (tenant and landlord) often fail to promptly notify LHA when an eviction occurs, the tenant vacates the unit, and/or a lease is terminated early. As a result of this frequent issue, effective January 1, 2016, any HAP payment released to ineligible landlords and not reimbursed to LHA within 30 days of receipt will be subject to a court filed judgment for the HAP amount and fees as well as possible garnishment of funds through the U.S. Office of Inspector General. Preventing debt to LHA can be avoided if these actions are taken:

1. Understand that the landlord is not entitled to any portion of the HAP payment when the tenant is not physically residing in the unit.
2. Submit a written statement to LHA when the tenant has moved out of the unit; the lease is being terminated early; when the lease is not being renewed; and/or if an eviction has occurred.
3. If a HAP payment is released in error, promptly return the full HAP payment to LHA (Attn: Cheteva Marshall at P.O. Box 1952, Longview, Texas 75606) within 30 days of receipt.

Be advised that if a judgment has been granted due to debt owed to LHA, the landlord will be officially banned from participation in the HCV program, and the judgement will not be removed until the debt is paid in full.



WE VALUE YOUR FEEDBACK

At LHA we pride ourselves on delivering great service to all of our valuable clients, both tenants and landlords. If at any stage, you feel that our service levels are not up to your expectations, there are several ways that you can let us know.

We value your feedback greatly and where possible will look to use it to improve our service levels. We will aim to acknowledge your comments within 1 business day. You may select from the following options to give provide feedback:

- Click the [Housing webpage](#) to submit your feedback online
- Email us at lha@longviewtexas.gov
- Submit your feedback via Assistance Check
- Schedule a meeting with the Housing Supervisor (aarthur@longviewtexas.gov) or Executive Director (cmarshall@longviewtexas.gov)



HAP ABATEMENTS & HAP CONTRACT TERMINATIONS—FAILED INSPECTIONS

Housing Assistance Payments will be held 30 days after a unit has failed inspection if the required repairs have not been corrected. Payments will be abated 60 days following a failed inspection if the required repairs have not been corrected. At the end of the 60 day period, LHA will terminate the HAP contract. Units will only be inspected twice. If the unit fails to meet the HQS requirements at the second inspection, the HAP contract will be terminated and the family will be required to move in order to continue to receive their housing assistance. If the family opts to remain in the unit after the HAP contract has been terminated, the family will be solely responsible for the full rent payment to the owner. RHA will make no additional payments.



RFTA ERRORS AND HOW THEY AFFECT YOU

1. LHA is unable to process a Request for Tenancy Approval (RFTA) or provide a rent estimate without the following information:
 - a. Box #2 (Address of unit including street address, apartment number, city, state, and zip code)
 - b. Box #6 (Proposed rent)
 - c. Signatures by you and the tenant
2. Other missing information can be completed/revised via email, but will delay the processing of your RFTA.
3. **Be sure to properly complete Section #11, Utilities and Appliances. The accuracy of your rent estimate is impacted by utility responsibilities.**
4. The owner/agent/tenant will be given a total of 10 business days to complete the missing or incomplete information on the RFTA before it is cancelled and the family will be required to locate another unit.



Trainings/Workshops

Tenant's Rights Training:

Friday, April 22, 2016, 10am

To register, email LHA@longviewtexas.gov

***Inspection Housing Quality Standards Trainings :**

June, 13, 2016

September 12, 2016

***Homeownership Trainings :**

May 26, 2016

October 27, 2016

* The above training sessions will be held from 9am - 11am at the Housing Office, located at 1202 North 6th Street. To register, email LHA@longviewtexas.gov.

Assistance Check Computer Lab:

Every Wednesday at 10am

Attendees MUST register to attend. Contact Maria Underwood at munderwood@longviewtexas.gov to register.



The following services will become available in 2016:

⇒ **Landlord Ratings**

Ratings will be based on HQS Inspection Pass Rate percentage, condition of unit(s), and active participation in LHA Landlord Trainings.

⇒ **Full Online Recertifications**

⇒ **Online Trainings**

⇒ **Housing Facebook Page**



HCV Landlord Workshop Training—November 7, 2016 (Time and Location TBA)





Housing Choice Voucher Homeownership Program

Renting vs. Buying

When you rent, you write your monthly check and that money is gone forever. But a home is an investment. When you own your home, you'll enjoy having something that is all yours. LHA has a program to help low income families who are eligible for the United States Department of Housing and Urban Development (HUD) Housing Choice Voucher Program become homeowners. This program is the Homeownership Option Program. Under this program families may choose a house for purchase anywhere in the LHA service area, instead of using their voucher for rental assistance. If you dream of owning your own home and are ready to start working toward a future of ownership, then the Homeownership Option Payments Program (HOP) can help turn your dream into a reality! Current HCV families that would like more information on the HOP Program, please contact Adrienne Arthur at aarthur@longviewtexas.gov.

HOP Program Requirements:

- ☐ First-time homeowner
- ☐ No family member has can have owned or had ownership interest in a residence for at least three years
- ☐ No member of the family has any ownership interest in any residential property
- ☐ Minimum income requirement
- ☐ Employment requirement (except for elderly and disabled families)
- ☐ The family meets any other initial eligibility requirements set by the PHA
- ☐ Homeownership counseling. The family must attend and satisfactorily complete a First Time Home Buyer's counseling program



Texas Financial Toolbox

The Texas Financial Toolbox, created by the Texas State Affordable Housing Corporation, gives consumers an easy way to find the tools needed to achieve financial and homeownership goals. Consumers are able to connect with an organization that can help them to manage finances, purchase or repair a home, or prevent a home foreclosure. The Texas Financial Toolbox gives consumers an easy way to find nonprofit organizations or government entities that can help them achieve their financial and homeownership goals.

Whether consumers want to learn to better manage their money, find out whether they're ready for homeownership, understand the home buying process and the programs that are available to help buy or repair a home, or learn how to avoid foreclosure, the Texas Financial Toolbox is the place to start. Information about classes, events, one-on-one counseling and home buyer programs can be found on the site. All content is searchable by county and city. Click [here](#) to review the website.

10 Steps to Buying a Home

If your 2016 New Year's resolution was to buy a home, Realtor.com®'s #1 recommendation is to start the process as early as possible in the year.

Their reasoning is this: after comparing the number of listings to the number of home buyers, they found that buyers who start their search early in the year face less competition with nearly the same number of homes.

Buying a home can be a very complicated process, so TSAHC has created a checklist to help you determine if you are ready to buy a home. By following this checklist, you can be prepared to act when the perfect home comes along.

Your 10 Steps To Buying A Home

<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <div style="display: flex; justify-content: space-between;"> <div>#1 Get Educated</div> <div></div> </div> <p><small>Take a home buyer education course to make sure you are ready to buy a home.</small></p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <div style="display: flex; justify-content: space-between;"> <div>#2 How Much Can You Afford?</div> <div></div> </div> <p><small>Create a budget with a mortgage payment that is comfortable for you. To see if you qualify for a down payment grant or other assistance through TSAHC, visit www.readytobuyatexas.com.</small></p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <div style="display: flex; justify-content: space-between;"> <div>#3 Get Pre-Approved</div> <div></div> </div> <p><small>Contact a lender for a loan pre-approval to confirm how much you can afford.</small></p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <div style="display: flex; justify-content: space-between;"> <div>#4 What Kind of Home to Buy?</div> <div></div> </div> <p><small>Make a list of features you need and want in a home.</small></p> </div> <div style="border: 1px solid #ccc; padding: 5px;"> <div style="display: flex; justify-content: space-between;"> <div>#5 Shop for a Home</div> <div></div> </div> <p><small>Take your time, look at many homes, take notes and ask questions.</small></p> </div>	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <div style="display: flex; justify-content: space-between;"> <div>#6 Make an Offer</div> <div></div> </div> <p><small>Work with your REALTOR® to submit a signed proposal specifying the purchase price, terms and conditions to the seller.</small></p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <div style="display: flex; justify-content: space-between;"> <div>#7 Get a Home Inspection</div> <div></div> </div> <p><small>A home inspector will examine the home's condition and alert you to any issues that may be present.</small></p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <div style="display: flex; justify-content: space-between;"> <div>#8 Apply for a Mortgage Loan</div> <div></div> </div> <p><small>Shop around for a reputable lender and a loan product that works for you.</small></p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <div style="display: flex; justify-content: space-between;"> <div>#9 Get Homeowners Insurance</div> <div></div> </div> <p><small>Homeowners insurance is required by your lender to protect your home from hazards like fire, storms and floods.</small></p> </div> <div style="border: 1px solid #ccc; padding: 5px;"> <div style="display: flex; justify-content: space-between;"> <div>#10 Close on Your Home</div> <div></div> </div> <p><small>Closing day is when the seller receives the funds and you receive the deed and keys to your new home!</small></p> </div>
---	--

Brought to you by: **tsahc**
 TEXAS STATE AFFORDABLE HOUSING CORPORATION

www.ReadyToBuyATexasHome.com
 (877) 508-4611